

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Fred Smith, Jr.
 Imani N Molock-Smith
 Debtors

Case No. 19-13290-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db/jdb +Fred Smith, Jr., Imani N Molock-Smith, 7757 Bennett Road, Wyncote, PA 19095-2301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Nov 16 2019 04:05:47 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 16 2019 04:04:43
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 16 2019 04:05:31 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 16 2019 04:07:09
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Joint Debtor Imani N Molock-Smith dmol60west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
 DAVID M. OFFEN on behalf of Debtor Fred Smith, Jr. dmol60west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
 KEVIN G. MCDONALD on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
 bkgroup@kmlawgroup.com
 LEON P. HALLER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com,
 dmaurer@pkh.com/mgutshall@pkh.com
 REBECCA ANN SOLARZ on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
 WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
 philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 13
Fred Smith, Jr. and Imani N. Molock-Smith, :
Debtors. : Bankruptcy No. 19-13290-MDC

ORDER

AND NOW, this 14th day of November 2019, it is hereby **ORDERED** that if Fred Smith, Jr. and Imani N. Molock-Smith (the “Debtors”) and Pennsylvania Housing Finance Agency (“Mortgagee”) elect to enter into the proposed loan modification under the terms proposed by Mortgagee, the Debtors and Mortgagee may do so without there being any violation of the bankruptcy stay, or the provisions of 11 U.S.C. §362.

It is further **ORDERED** that in the event the parties enter into a loan modification, the Debtors shall (1) amend Schedules I and J to reflect any increase in monthly disposable income as a result of the loan modification, and (2) file an amended Chapter 13 plan reflecting the loan modification.



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

David M. Offen, Esquire
The Curtis Center
Suite 160 West
601 Walnut Street
Philadelphia, PA 19106

Rebecca A. Solarz, Esquire
Kevin G. McDonald, Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532

William C. Miller, Esquire
Chapter 13 Trustee
1234 Market Street, Suite 1813
Philadelphia, PA 19107

United States Trustee
833 Chestnut Street, Suite 500
Philadelphia, PA 19107